

United States Bankruptcy Court
Middle District of North Carolina

In re:
Avis Denise Miller
Debtor

Case No. 14-10806-bak
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0418-2

User: hisamoto
Form ID: b9i

Page 1 of 2
Total Noticed: 33

Date Rcvd: Jul 16, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2014.

db +Avis Denise Miller, 305 St. Nicholas Trail, Gibsonville, NC 27249-2779
tr Anita Jo Kinlaw Troxler, Greensboro Chapter 13 Office, 500 W. Friendly Ave., P.O. Box 1720, Greensboro, NC 27402-1720
785330397 +Alamance County Tax Collector, 124 West Elm Street, Graham, NC 27253-2802
785330392 Equifax Information Systems LLC, P.O. Box 740241, Atlanta, GA 30374-0241
785330393 Experian, P.O. Box 2002, Allen, TX 75013-2002
785330403 +FMS Investment Corp, Post Office Box 681535, Schaumburg, IL 60168-1535
785330404 +Guilford County Tax Department, 400 W. Market Street, Greensboro, NC 27401-2241
785330405 +Heathshare Credit Union, 1200 N. Elm Street, Greensboro, NC 27401-1004
785330407 +Hutchens Law Firm, Post Office Box 1028, 4317 Ramsey Street, Fayetteville, NC 28311-2133
785330410 +Law Offices of John T. Orcutt, 6616-203 Six Forks Road, Raleigh, NC 27615-6524
785330391 NC Child Support, Centralized Collections, Post Office Box 900006, Raleigh, NC 27675-9006
785330390 +North Carolina Employment Security, Commission, Post Office Box 26504, Raleigh, NC 27611-6504
785330415 +Retailers Nat'l Bank/Target, c/o Creditors Rights & Bankruptcy, 695 Rancocas Road, Suite 101, Westampton, NJ 08060-5626
785330423 ++TRULIANT FEDERAL CREDIT UNION, P O BOX 25132, WINSTON SALEM NC 27114-5132
(address filed with court: Truliant Federal Credit Union, Attn: Managing Agent, Post Office Box 26000, Winston Salem, NC 27114)
785330418 The Honorable Eric Holder, U.S. Department of Justice, 950 Pennsylvania Ave. NW, Washington, DC 20530-0001
785330419 +Tomekia Miller, 305 St Nicholas Trail, Gibsonville, NC 27249-2779
785330394 Trans Union Corporation, P.O. Box 2000, Crum Lynne, PA 19022-2000
785330420 Truliant Federal Credit Union, Post Office Box 26050, Winston Salem, NC 27114-6050
785330396 +US Attorney's Office (MD), 101 S. Edgeworth Street, 4th floor, Greensboro, NC 27401-6024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: postlegal@johnorcutt.com Jul 16 2014 18:20:20 John T. Orcutt, 6616-203 Six Forks Rd., Raleigh, NC 27615
ust +E-mail/Text: babncnotify@ncmba.uscourts.gov Jul 16 2014 18:21:11 William P. Miller, Bankruptcy Administrator, P.O. Box 1828, Greensboro, NC 27402-1828
785330398 E-mail/Text: bankruptcy@bbandt.com Jul 16 2014 18:20:54 BB&T, Post Office Box 2306, Wilson, NC 27894
785330399 +E-mail/Text: bankruptcy@bbandt.com Jul 16 2014 18:20:55 BB&T Mortgage***, Attn: Managing Agent, Post Office Box 2027, Greenville, SC 29602-2027
785330400 EDI: RMSC.COM Jul 16 2014 19:03:00 Belk****, Post Office Box 965029, Orlando, FL 32896-5029
785330401 EDI: RCSFNBMARIN.COM Jul 16 2014 18:58:00 Credit One Bank, N.A. ****, Post Office Box 98873, Las Vegas, NV 89193-8873
785330402 EDI: DISCOVER.COM Jul 16 2014 19:03:00 Discover Card, Post Office Box 15316, Attn: CMS/Prod Development, Wilmington, DE 19850-5316
785330395 EDI: IRS.COM Jul 16 2014 19:03:00 Internal Revenue Service (MD)**, Post Office Box 7346, Philadelphia, PA 19101-7346
785330409 EDI: RMSC.COM Jul 16 2014 19:03:00 JCPenney, Post Office Box 965009, Orlando, FL 32896-5009
785330411 +E-mail/Text: bk@lendingclub.com Jul 16 2014 18:21:35 Lending Club, 71 Stevenson, Suite 300, San Francisco, CA 94105-2985
785330413 E-mail/Text: bbloch@ncdoj.gov Jul 16 2014 18:21:07 NC Department of Justice, for NC Department of Revenue, Post Office Box 629, Raleigh, NC 27602-0629
785330414 EDI: NCDEPREV.COM Jul 16 2014 19:03:00 North Carolina Dept. of Revenue**, Post Office Box 1168, Raleigh, NC 27602-1168
785330417 EDI: AGFINANCE.COM Jul 16 2014 19:03:00 Springleaf Financial Services ****, Post Office Box 3327, Evansville, IN 47732-3327
785330416 EDI: NAVIENTFKASMSERV.COM Jul 16 2014 19:03:00 Sallie Mae ***, Post Office Box 9500, Wilkes Barre, PA 18773-9500

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

785330406* +Heathshare Credit Union, 1200 N. Elm Street, Greensboro, NC 27401-1004
785330408* Internal Revenue Service (MD)**, Post Office Box 7346, Philadelphia, PA 19101-7346
785330412* +Lending Club, 71 Stevenson, Suite 300, San Francisco, CA 94105-2985
785330421* Truliant Federal Credit Union, Post Office Box 26050, Winston Salem, NC 27114-6050
785330422* Truliant Federal Credit Union, Post Office Box 26050, Winston Salem, NC 27114-6050

TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2014 at the address(es) listed below:

Anita Jo Kinlaw Troxler, office@chapter13gboro.com, office5@chapter13gboro.com
John T. Orcutt on behalf of Debtor Avis Denise Miller postlegal@johnorcutt.com,
orcutt.john3@gmail.com

TOTAL: 2

UNITED STATES BANKRUPTCY COURT
Middle District of North Carolina

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 7/15/14.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor (name(s) and address):
Avis Denise Miller
305 St. Nicholas Trail
Gibsonville, NC 27249

Case Number:
14-10806

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-1565

Attorney for Debtor(s) (name and address):
John T. Orcutt
6616-203 Six Forks Rd.
Raleigh, NC 27615
Telephone number: (919) 847-9750

Bankruptcy Trustee (name and address):
Anita Jo Kinlaw Troxler
Greensboro Chapter 13 Office
500 W. Friendly Ave.
P.O. Box 1720
Greensboro, NC 27402-1720
Telephone number: (336) 378-9164

Meeting of Creditors

Date: **August 25, 2014**

Time: **01:30 PM**

Location: **Creditors Meeting Room, First Floor, 101 South Edgeworth Street, Greensboro, NC 27401**

Important notice to individual debtors: All individual debtors must provide **picture identification** and **proof of social security number** to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **11/23/14**

For a governmental unit (except as otherwise provided in Fed R. Bankr. P.3002(c)(1)): **180 days from date of Order for Relief**

Claims can be filed electronically through the court's website at:

<http://www.ncmb.uscourts.gov/electronicproofclaimform/>

It is recommended that secured claims are filed prior to the date of the creditors meeting.

If filing by paper, see the Explanations page for information on obtaining a proof of claim form.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 10/24/14

Deadline to Object to Exemptions: Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan

You will be sent separate notice of the hearing on confirmation of the plan.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:
101 S. Edgeworth Street
Greensboro, NC 27401

Telephone number: (336) 358-4000

For the Court:

Clerk of the Bankruptcy Court:
Reid Wilcox

Hours Open: Monday – Friday 8:00 AM – 5:00 PM

Date: 7/16/14

EXPLANATIONS

FORM B9I (Official Form 9I)(12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B10") can be obtained at the United States Courts Web site: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328 (f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
--- Refer to Other Side for Important Deadlines and Notices ---	
NOTICE: STATE OR FEDERALLY ISSUED PHOTO ID IS REQUIRED TO ENTER THE BUILDING. WEAPONS OF ANY KIND (e.g. knives, scissors, guns, etc.) AND CELL PHONES WITH CAMERA OR PUSH-TO-TALK FEATURES ARE NOT ALLOWED TO BE BROUGHT INTO THE BUILDING. YOU WILL BE DENIED ENTRY IF YOU HAVE ANY OF THESE ITEMS IN YOUR POSSESSION.	
Public parking is not available at Court site. Parking is available at the City Parking Garages located at: 211 S. Greene Street and 109 E. Market Street; and Public Parking Lot located at the corner of S. Eugene and Washington Street.	